

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF**

In re:	§	
	§	
Ruf, Andrew Mark	§	Case No. 811-74755 478
Ruf, Patricia J.	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on
 . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/ALLAN B. MENDELSON
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 811-74755 478 Judge: DOROTHY EISENBERG
Case Name: Ruf, Andrew Mark
Ruf, Patricia J.
For Period Ending: 08/21/13

Trustee Name: ALLAN B. MENDELSON
Date Filed (f) or Converted (c): 07/02/11 (f)
341(a) Meeting Date: 08/11/11
Claims Bar Date: 02/14/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 14 Frog Pond Road Huntington Sta, NY 11746	430,000.00	0.00		0.00	FA
2. Cash	40.00	0.00		0.00	FA
Debtor Claimed Exemption					
3. Checking w/Chase	10.00	0.00		0.00	FA
Debtor Claimed Exemption					
4. Custodial account for son at Bethpage Federal	200.00	0.00		0.00	FA
Debtor Claimed Exemption					
5. Savings w/Bethpage Federal	60.00	0.00		0.00	FA
Debtor Claimed Exemption					
6. Household goods	2,500.00	0.00		0.00	FA
Debtor Claimed Exemption					
7. Books and pictures	400.00	0.00		0.00	FA
Debtor Claimed Exemption					
8. Clothing	1,200.00	0.00		0.00	FA
Debtor Claimed Exemption					
9. Jewelry	2,000.00	0.00		0.00	FA
Debtor Claimed Exemption					
10. Whole Life w/Birkshire Life	0.00	0.00		0.00	FA
11. 401K	50,000.00	0.00		0.00	FA
Debtor Claimed Exemption					
12. 100% owner of MPJS Pretzels for Less Inc.	0.00	0.00		0.00	FA
13. 2006 Kia Spectra	2,850.00	0.00		0.00	FA
14. 2008 Dodge Avenger	10,000.00	0.00		0.00	FA
15. SALE OF BUSINESS - Snyder's Route# 804453 (u)	0.00	166,410.00		158,862.77	FA
Truck delivery route sold for \$166,410.00 per 1/2/13 Sale Contract Addendum and 02/20/13 order. Final route adjustments of \$7,547.23					

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 811-74755 478 Judge: DOROTHY EISENBERG
Case Name: Ruf, Andrew Mark
Ruf, Patricia J.

Trustee Name: ALLAN B. MENDELSON
Date Filed (f) or Converted (c): 07/02/11 (f)
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1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
results in final sale proceeds of \$158,862.77.					

TOTALS (Excluding Unknown Values)	\$499,260.00	\$166,410.00		\$158,862.77	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Investigating for equity/liens related to business operation known as MPJS Pretzels for Less, Inc. and for potentially meritorious grounds to pursue preference and/or fraudulent conveyance claims.

Initial Projected Date of Final Report (TFR): 12/31/13 Current Projected Date of Final Report (TFR): 12/31/13

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 811-74755 -478
Case Name: Ruf, Andrew Mark
Ruf, Patricia J.
Taxpayer ID No: 46-6621012
For Period Ending: 08/21/13

Trustee Name: ALLAN B. MENDELSON
Bank Name: Empire National Bank
Account Number / CD #: *****3497 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 80,815,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/04/13	15	D&V MANAGEMENT AND CONSULTING , LLC 113 Schoolhouse Road Levittown, NY 11756	BALANCE FORWARD PROCEEDS FROM SALE Proceeds from sale of truck and delivery route pursuant to order dated February 20, 2013.	1229-000	30,000.00		0.00 30,000.00
03/06/13	15	Route World Brokers, Inc. 99 West Hawthorne Avenue Valley Stream, NY 11580	PROCEEDS FROM SALE turn-over by broker of deposit received with connection to sale of Snyders of Hanover truck route and truck per order dated February 20, 2013.	1129-000	20,000.00		50,000.00
03/18/13	15	SL Distribution Company, LLP 113 Schoolhouse Road Levittown, NY 11756	PROCEEDS FROM SALE payment received with connection to sale of Snyders of Hanover truck route and truck per order dated February 20, 2013.	1229-000	104,979.25		154,979.25
04/04/13	000101	ROUTE WORLD BROKERS, INC 99 West Hawthorne Avenue Valley Stream, NY 11580	BROKER COMMISSION pursuant to orders dated August 22, 2012 and February 20, 2013 for sale of Snyder's (SOH) Rte #804453.	3991-000		16,641.00	138,338.25
04/18/13	15	S-L Distribution Company, Inc. P.O. Box 6917 1250 York Street Hanover, PA 17331	PROCEEDS FROM SALE Final payment received with connection to sale of Snyders of Hanover truck route and truck per order dated February 20, 2013. Final route adjustments of \$7,547.23 results in final sale proceeds of \$158,862.77.	1229-000	3,883.52		142,221.77
08/15/13	000102	THOMAS E. WISNIESKI, CPA 5036 Jericho Turnpike Commack, NY 11725	ACCOUNTANT FEES pursuant to February 12, 2013 order for preparation of estate tax returns	3410-000		700.00	141,521.77

Page Subtotals

158,862.77

17,341.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2

Exhibit B

Case No: 811-74755 -478
Case Name: Ruf, Andrew Mark
Ruf, Patricia J.
Taxpayer ID No: 46-6621012
For Period Ending: 08/21/13

Trustee Name: ALLAN B. MENDELSON
Bank Name: Empire National Bank
Account Number / CD #: *****3497 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 80,815,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					158,862.77	17,341.00	141,521.77
Less: Bank Transfers/CD's					0.00	0.00	
Subtotal					158,862.77	17,341.00	
Less: Payments to Debtors						0.00	
Net					158,862.77	17,341.00	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****3497					158,862.77	17,341.00	141,521.77
					158,862.77	17,341.00	141,521.77
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals

0.00

0.00

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: August 21, 2013

Case Number: 811-74755 Claim Class, Priority Sequence
 Debtor Name: Ruf, Andrew Mark

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
3991-50	ROUTE WORLD BROKERS, INC 99 West Hawthorne Avenue Valley Stream, NY 11580	Administrative		\$16,641.00	\$16,641.00	\$0.00
3992-51	ROUTE WORLD BROKERS, INC 99 West Hawthorne Avenue Valley Stream, NY 11580	Administrative		\$0.00	\$0.00	\$0.00
001 3220-00	LAMONICA HERBST & MANISCALCO 3305 JERUSALEM AVENUE WANTAGH, NY 11793	Administrative		\$30,022.50	\$0.00	\$30,022.50
001 3210-00	LAMONICA HERBST & MANISCALCO 3305 JERUSALEM AVENUE WANTAGH, NY 11793	Administrative		\$203.71	\$0.00	\$203.71
001 2700-00	CLERK OF THE COURT U.S. BANKRUPTCY COURT LONG ISLAND FEDERAL COURTHOUSE 290 FEDERAL PLAZA P.O. BOX 9013 CENTRAL ISLIP, NY 11722-9013	Administrative		\$0.00	\$0.00	\$0.00
001 3410-00	THOMAS E. WISNIESKI, CPA 5036 Jericho Turnpike Commack, NY 11725	Administrative		\$700.00	\$700.00	\$0.00
Subtotal for Class Administrative				\$47,567.21	\$17,341.00	\$30,226.21
000005A 058 5800-00	Internal Revenue Service PO Box 7317 Philadelphia, PA 19101-7317	Priority xxx-xx-3849		\$45,008.13	\$0.00	\$45,008.13
Subtotal for Class Priority				\$45,008.13	\$0.00	\$45,008.13
000001 070 7100-00	Sperry Associates Federal Credit Union 2400 Jericho Tnpke Garden City Par, NY 11040	Unsecured xxxx7149		\$5,854.63	\$0.00	\$5,854.63
000002 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured xxxx3671		\$2,678.81	\$0.00	\$2,678.81
000003 070 7100-00	Capital One,N.A c/o Creditors Bankruptcy Service P O Box 740933 Dallas,TX 75374	Unsecured xxxx8113 - Kohl's Dept. Stores		\$1,519.52	\$0.00	\$1,519.52
000004 070 7100-00	American Express Centurion Bank c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured xxxx1000 (CREDIT CARD DEBT)		\$8,583.80	\$0.00	\$8,583.80

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: August 21, 2013

Case Number: 811-74755 Claim Class, Priority Sequence
 Debtor Name: Ruf, Andrew Mark

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000005B 070 7100-00	Internal Revenue Service PO Box 7317 Philadelphia, PA 19101-7317	Unsecured xxx-xx-3849		\$670.92	\$0.00	\$670.92
000006 080 7200-00	Capital One, N.A. c/o Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson, AZ 85712	Unsecured xxxx6259		\$3,259.05	\$0.00	\$3,259.05
999 8200-00	Andrew Mark Ruf Patricia J. Ruf Huntington Station, NY 11746	Unsecured		\$33,842.75	\$0.00	\$33,842.75
Subtotal for Class Unsecured				\$56,409.48	\$0.00	\$56,409.48
Case Totals:				\$148,984.82	\$17,341.00	\$131,643.82

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 811-74755 478

Case Name: Ruf, Andrew Mark

Ruf, Patricia J.

Trustee Name: ALLAN B. MENDELSON

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: ALLAN B. MENDELSON	\$	\$	\$
Trustee Expenses: ALLAN B. MENDELSON	\$	\$	\$
Attorney for Trustee Fees: LAMONICA HERBST & MANISCALCO	\$	\$	\$
Attorney for Trustee Expenses: LAMONICA HERBST & MANISCALCO	\$	\$	\$
Accountant for Trustee Fees: THOMAS E. WISNIESKI, CPA	\$	\$	\$
Charges: CLERK OF THE COURT	\$	\$	\$
Other: ROUTE WORLD BROKERS, INC	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ _____

Remaining Balance \$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ _____ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000005A	Internal Revenue Service	\$ _____	\$ _____	\$ _____

Total to be paid to priority creditors \$ _____

Remaining Balance \$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Sperry Associates Federal Credit Union	\$ _____	\$ _____	\$ _____
000002	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000003	Capital One, N.A.	\$ _____	\$ _____	\$ _____
000004	American Express Centurion Bank	\$ _____	\$ _____	\$ _____
000005B	Internal Revenue Service	\$ _____	\$ _____	\$ _____

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000006	Capital One, N.A.	\$ _____	\$ _____	\$ _____

Total to be paid to tardy general unsecured creditors \$ _____

Remaining Balance \$ _____

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of _____ % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ _____. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ _____.